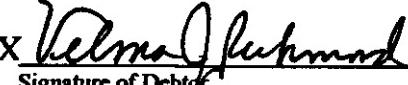
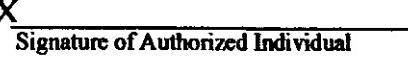


(Official Form 1) (12/03)

FORM B1 United States Bankruptcy Court Northern District of Illinois		Voluntary Petition					
Name of Debtor (if individual, enter Last, First, Middle): Richmond, Velma J.	Name of Joint Debtor (Spouse) (Last, First, Middle):						
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): Velma J. Richmond - Baxter Velma J. Baxter	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):						
Last four digits of Soc. Sec. No./Complete EIN or other Tax ID No. (if more than one, state all): 9927	Last four digits of Soc. Sec. No./Complete EIN or other Tax ID No. (if more than one, state all):						
Street Address of Debtor (No. & Street, City, State & Zip Code): 852 E. 167th Place South Holland, Illinois 60473	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):						
County of Residence or of the Principal Place of Business: Cook	County of Residence or of the Principal Place of Business:						
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):						
Location of Principal Assets of Business Debtor (if different from street address above):	Attorney: Steven A. Leahy, 6273453 The Law Office of Steven A. Leahy 150 North Michigan Avenue Suite 1100 Chicago, Illinois 60601 ph: 312.664.6649						
Information Regarding the Debtor (Check the Applicable Boxes)							
<p>Venue (Check any applicable box)</p> <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p>							
<p>Type of Debtor (Check all boxes that apply)</p> <p><input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank</p>		<p>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <p><input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/></p>					
<p>Nature of Debts (Check one box)</p> <p><input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business</p>		<p>Filing Fee (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) <input type="checkbox"/> Must attach signed application for the court's consideration certifying that the debtor is unable to pay the filing fee in full and Rule</p>					
<p>Chapter 11 Small Business (Check all boxes that apply)</p> <p><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)</p>							
<p>Statistical/Administrative Information (Estimates only)</p> <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors Filed: 08/02/2004 <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors. Time: 16:42:21 Debtor: VELMA J RICHMOND Case: 04-28570 Fee: 194 Chapter: 13 Rec. #: 3093849 Judge: Jack Schmetterer 341 mtg: 08/30/2004 @ 03:00PM Conf Hrg: 10/06/2004 @ 12:30PM Trustee: TOM VAUGHN</p>							
Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999		
Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100+
Estimated Debts	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100+

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Velma J. Richmond
Location Where Filed:	Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) Case Number: NONE	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: NONE		Date Filed: Case Number: Date Filed:
District:	Relationship:	Judge:
Signatures		Exhibit A
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.
  Signature of Debtor		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.
  Signature of Joint Debtor		 Signature of Attorney for Debtor(s) Date
Telephone Number (If not represented by attorney)		Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No
Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.		
Printed Name of Bankruptcy Petition Preparer		
Social Security Number (Required by 11 U.S.C. § 110(c).)		
Address		
Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document.		
If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
  Signature of Bankruptcy Petition Preparer		
Date		
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		
  Signature of Authorized Individual		
Printed Name of Authorized Individual		
Title of Authorized Individual		
Date		

1ST NATIONWIDE
99 LONG CT STE 201
THOUSAND OAKS, CA 91360

AMERICREDIT
801 CHERRY ST STE 3900
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RICHMOND, VA 23285

CATH/CBUSA
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GRAY, TN 37615

CATH/CBUSA
POB 9062
GRAY, TN 37615

CBUSASEARS
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CLEVELAND, OH 44130

CHILDRENS PL/CBUSA NA
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GRAY, TN 37615

CHLD/CBUSA
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SIOUX FALLS, SD 57117

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OMAHA, NE 68154

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ELMHURST, IL 60126

HB/VALUCTY
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ROSWELL, GA 30076

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NICOR GAS
1844 FERRY ROAD
NAPERVILLE, IL 60563

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210 SYLVAN AVE
ENGLEWOOD, NJ 07632

PROVIDIAN FINANCIAL
PO BOX 9180
PLEASANTON, CA 94566

RICKENBACKER INDUSTRIE
7568 MONTEREY ST
GILROY, CA 95020

RNB - TARGET
PO BOX 9745
MINNEAPOLIS, MN 55440

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WOODBURY, NY 11797

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WESTERVILLE, OH 43081